

A M E N D M E N T

Please amend the above-identified application as follows:

IN THE CLAIMS:

Please **CANCEL** Claims 15 and 18 without prejudice or disclaimer.

Please **AMEND** Claims 16, 19, 23 and 25 as follows:

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C1 } 16 (AMENDED) An apparatus, comprising:

- a processing unit, said processing unit including a cryptographic processor;
- a communications unit, in communication with said processing unit, operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier; and
- a memory device connected to said processing unit, said memory device containing
 - a private cryptographic key,
 - a first data element,
 - a second data element and
 - a program, adapted to be executed by said processing unit, to
 - receive the second account identifier,
 - extract from the second account identifier a third data element and a fourth data element,
 - decrypt the third data element using the private cryptographic key and the fourth element,
 - compare the decrypted third data element with the first data element in a first comparison,
 - compare the fourth data key element with the second data element in a second comparison, and
 - verify the second financial account identifier in accordance with the first comparison and the second comparison.

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19. (AMENDED) A method, comprising the steps of:

- providing a memory device containing a private cryptographic key, a first data element and a second data element;
- receiving a second account identifier for use in place of a first account identifier;
- extracting from the second account identifier a third data element and a fourth data element;
- decrypting the third data element using the private cryptographic key and the fourth data element;
- comparing the decrypted third data element with the first data element in a first comparison;
- comparing the fourth data element with the second data element in a second comparison; and
- verifying the second financial account identifier in accordance with the first comparison and the second comparison.

23. (AMENDED) An apparatus, comprising:

- a processing unit;
- a communications unit, in communication with said processing unit, operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier; and
- a memory device connected to said processing unit, said memory device containing
 - data representing a plurality of predetermined account identifiers,
 - data representing a status for each of said plurality of predetermined account identifiers, and
 - a program, adapted to be executed by said processing unit, to
 - receive said second account identifier,
 - compare said second account identifier with at least one of said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier, and

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verify said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

25. (AMENDED) A method, comprising the steps of:

providing a memory device containing

data representing a plurality of predetermined account identifiers and

data representing a status for each of said plurality of predetermined account identifiers;

receiving a second account identifier for use in place of a first account identifier;

comparing said second account identifier with said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier; and

verifying said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

Please **ADD** claims 26 and 27 as follows:

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-- 26. (NEW) A method, comprising the steps of:

receiving a plurality of second account identifiers, each second account identifier being different from remaining second account identifiers; and

verifying that each of the plurality of second account identifiers indicates a first account identifier,

wherein each of the plurality of second account identifiers comprises a second identifier for use in place of a first account identifier.

27. (NEW) The method of claim 26, in which the first account identifier and each second account identifier respectively comprise sixteen digits. --